

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edward F Francks  
 Debtor

Case No. 12-17331-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Jennifer  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db  
 12823478 +Edward F Francks, 3968 Richmond Street, Philadelphia, PA 19137-1418  
 12925863 +Bank of America, N.A., 7105 Corporate Drive PTX C-35, Plano, TX 75024-4100  
 12823479 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 +Bank of America, N.A., c/o KML Law Group, PC, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 12823482 +Drexel Property Group, 2015 Locust St., Ste 100, Philadelphia, PA 19103-5626  
 12823483 +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256  
 12823484 Experian NCAC, P.O. Box 9556, Allen, TX 75013  
 12823486 +PECO Customer Service Center, 2301 Market Street, P.O. Box 8699,  
 Philadelphia, PA 19101-8699  
 13801550 PENNYMAC LOAN SERVICES, LLC, P.O. BOX 660929, DALLAS, TX 75266-0929  
 12823487 +Philadelphia Gas Works, 800 W. Montgomery Ave, Philadelphia, PA 19122-2898  
 12823488 +Philadelphia Gas Works - BK Unit, 800 W. Montgomery Ave, 3rd Fl.,  
 Philadelphia, PA 19122-2898, Attn: Carl McKenzie  
 12823489 +Philadelphia Gas Works - Legal Dept, 800 W. Montgomery Ave, Philadelphia, PA 19122-2898,  
 Attn: Gerald Clark, Esq.  
 12823490 +Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
 12823491 +RJM ACQ LLC, 575 Underhill Blvd, Ste 2, Syosset, NY 11791-3426  
 12823492 TransUnion Consumer Relations, P.O. Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:06 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2017 02:31:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 09 2017 02:32:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12823480 E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:07 City of Philadelphia,  
 c/o Law Department, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12823481 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2017 02:31:53 Department of Revenue,  
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 12823485 E-mail/Text: cio.bncmail@irs.gov Sep 09 2017 02:31:21 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 12839300 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

ADAM FOGARTY on behalf of Debtor Edward F Francks afogarty@wwdlaw.com  
 ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., et al...  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 JONATHAN KRINICK on behalf of Debtor Edward F Francks jkrinick@wwdlaw.com,  
 jkrinick@hotmail.com

District/off: 0313-2

User: Jennifer  
Form ID: 138NEW

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

JOSEPH ANGIO DESSOYE on behalf of Creditor Pennymac Loan Servicing LLC paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor Pennymac Loan Servicing LLC paeb@fedphe.com  
THOMAS I. PULEO on behalf of Creditor Bank of America, N.A., et al... tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Edward F Francks  
Debtor(s)

Bankruptcy No: 12-17331-mdc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/8/17